

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

vs.

Case No. 97-60266

LORRAINE P. SCOTT,

HON. GEORGE CARAM STEEH

Defendant.

ORDER REGARDING REQUEST FOR HEARING ON GARNISHMENT [DOC. 32]

This matter comes before the court on defendant Lorraine P. Scott's request for a hearing on garnishment, in which she asks the court to discharge her debt due to her inability to pay. At this time the court is not scheduling a hearing, and notes that defendant explains in her filing that she lacks the money to come to court in any event. Instead, the court wants to make defendant aware of several options available for the purpose of seeking relief from payment of the judgment against her. Defendant should consider filing for relief under an ICRP, income contingent repayment program, such as the William D. Ford Program, 34 CFR 685.100 et seq. Such programs calculate a repayment plan based on a debtor's income. Alternatively, defendant could consider seeking an undue hardship discharge of her student loan debt in bankruptcy. Both of these avenues will require defendant to take affirmative action to seek relief from her debt, and based on defendant's description of her financial condition, the court encourages her to pursue such remedies.

If defendant instead desires to seek relief in this court, she must file a motion, give notice to the other side, and come into court to seek an installment payment on the judgment.

So ordered.

Dated: November 22, 2010

S/George Caram Steeh
GEORGE CARAM STEEH
UNITED STATES DISTRICT JUDGE

CERTIFICATE OF SERVICE

Copies of this Order were served upon attorneys of record on November 22, 2010, by electronic and/or ordinary mail and also to Lorraine P. Scott, 24671 Westhampton, Oak Park, MI 48237

S/Josephine Chaffee
Deputy Clerk